

In re:
Robert C. Stoltzfus, Jr.
Samantha J. Stoltzfus
Debtors

Case No. 20-14758-pmm
Chapter 13

District/off: 0313-4
Date Rcvd: Sep 07, 2023

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 11

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
+++	Addresses marked '+++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(e).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 09, 2023:

Recip ID	Recipient Name and Address
db	+++ Robert C. Stoltzfus, Jr., 8 slender Place, Palm Coast, FL 32164-3505
jdb	+ Samantha J. Stoltzfus, 8 Slender Place, Palm Coast, FL 32164-3505
14581838	+ Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Sep 07 2023 23:43:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Sep 07 2023 23:43:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14569517	EDI: GMACFS.COM	Sep 08 2023 03:38:00	Ally Bank, P. O. Box 130424, Roseville, MN 55113-0004
14573868	+ EDI: AIS.COM	Sep 08 2023 03:38:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14569526	+ Email/Text: dsgrdg@ptdprolog.net	Sep 07 2023 23:43:00	David S. Gellert, Esquire, David S. Gellert, P.C., 3506 Perkiomen Ave., Reading, PA 19606-2711
14578216	+ Email/Text: BankruptcyEast@firstenergycorp.com	Sep 07 2023 23:43:00	Metropolitan Edison Company, 101 Crawford's Corner Road, Building # 1 Suite 1-511, Holmdel, NJ 07733-1976
14573292	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 07 2023 23:43:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
14569536	Email/Text: nsm_bk_notices@mcooper.com	Sep 07 2023 23:43:00	Nationstar Mortgage LLC, dba Mr. Cooper, P. O. Box 619096, Dallas, TX 75261-9741
14581838	+ EDI: JEFFERSONCAP.COM	Sep 08 2023 03:38:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999

TOTAL: 9

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

District/off: 0313-4

User: admin

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Date Recd: Sep 07, 2023

Form ID: 3180W

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I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 09, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 7, 2023 at the address(es) listed below:

Name	Email Address
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CHRISTOPHER A. DENARDO	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER logsecf@logs.com
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DAVID S. GELLERT	on behalf of Debtor Robert C. Stoltzfus Jr. dsgrdg@ptdprolog.net
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DAVID S. GELLERT	on behalf of Joint Debtor Samantha J. Stoltzfus dsgrdg@ptdprolog.net
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KRISTEN D. LITTLE	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER KRLITTLE@FIRSTAM.COM
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MICHAEL PATRICK FARRINGTON	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER mfarrington@kmllawgroup.com
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REGINA COHEN	on behalf of Creditor Ally Bank rcohen@lavin-law.com mmalone@lavin-law.com
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SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
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United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
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TOTAL: 8

Information to identify the case:	
Debtor 1	Robert C. Stoltzfus Jr. First Name Middle Name Last Name
Debtor 2 (Spouse, if filing)	Samantha J. Stoltzfus First Name Middle Name Last Name
United States Bankruptcy Court Eastern District of Pennsylvania	
Case number: 20-14758-pmm	

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert C. Stoltzfus Jr.
aka Robert C. Stoltzfus

Samantha J. Stoltzfus

9/7/23

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.